

**United States Bankruptcy Court**  
**Eastern District of Washington**  
**Spokane Division**

In re: Michael K. Pierson

Case No. 12-04210

(If Known)

Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts of all claims from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$95,095.00		
B - Personal Property	Yes	4	\$12,125.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$125,733.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims of Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	2		\$23,454.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,021.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,139.00
<b>TOTAL</b>		14	\$107,220.00	\$149,187.00	

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Chapter 13

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Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Parcel No. 14-0475-119 Manufactured Home and Lot VALUE IS ASSESSED 660 J Street SE Ephrata, WA 98823	Beneficial Ownership	C	\$95,095.00	\$110,046.00 Real estate mortgage
Total:				\$95,095.00

0 continuation sheet(s) attached

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**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking acct # redacted  Horizon Credit Union POB 15128 Spokane, WA 99215	C	\$1,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Washer, dryer, TV stand, computer, VCR, Refrigerator  Debtor's residence	C	\$750.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books  Debtor's Residence	C	\$50.00
6. Wearing apparel.		Casual and work clothes  Debtor's residence	C	\$150.00
7. Furs and jewelry.		Wedding band  Debtior's residence	C	\$100.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

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**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

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**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles.		2008 Saturn Aura Debtor's residence	C	\$9,825.00
26. Boats, motors, and accessories.	X			

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**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Tires  Debtor's residence	C	\$250.00
Sheet no. 3 of 3 continuation sheets attached to Schedule of Personal Property			Total	\$12,125.00

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## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under

Check if debtor claims a homestead exemption that exceeds \$125,000.

- 11 U.S.C. 522(b)(2)  
 11 U.S.C. 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Checking acct # redacted	11 USC § 522(d)(5)	\$1,000.00 <b>Claimed By:</b> Debtor	\$1,000.00
Washer, dryer, TV stand, computer, VCR, Refrigerator	11 USC § 522(d)(3)	\$750.00 <b>Claimed By:</b> Debtor	\$750.00
Books	11 USC § 522(d)(3)	\$50.00 <b>Claimed By:</b> Debtor	\$50.00
Casual and work clothes	11 USC § 522(d)(3)	\$150.00 <b>Claimed By:</b> Debtor	\$150.00
Wedding band	11 USC § 522(d)(4)	\$100.00 <b>Claimed By:</b> Debtor	\$100.00

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## Debtor

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

0 continuation sheet(s) attached

(Total of this page)	<b>Subtotal</b>	⇒	\$125,733.00	\$20,563.00
(Use only on last page)	<b>Total</b>	⇒	\$125,733.00	\$20,563.00

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

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## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Report the total amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITIES (Check the appropriate box(s) below if claims in that category are listed on the attached sheets)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of a debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Claims for Death or Personal Injury While Debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m) Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
<b>Account No:</b> Claim: 2 Cabelas POB 82519 Lincoln, NE 68501-2519	X	C	<b>Date Incurred:</b> Jan 2011 <b>Consideration for Claim:</b> Credit Card- Various purchases				\$3,040.00
<b>Account No:</b> Claim: 1 Chase POB 94014 Palatine, IL 60094-4014		I	<b>Date Incurred:</b> Dec 2010 <b>Consideration for Claim:</b> Credit Card- Various purchases				\$1,582.00
<b>Account No:</b> Claim: 7 CitiBank POB 6282 Sioux Falls, SD 57117		I	<b>Date Incurred:</b> Jan 2010 <b>Consideration for Claim:</b> Credit Card- Various purchases				\$12,185.00
<b>Account No:</b> Claim: 4 Columbia Basin Hospital 200 Nat Washington Way Ephrata, WA 98823	X	C	<b>Date Incurred:</b> Jul 2012 <b>Consideration for Claim:</b> Medical Services				\$216.00
<b>Account No:</b> Claim: 3 Ephrata Family Dentistry 21 C Street SE Ephrata, WA 98823	X	C	<b>Date Incurred:</b> Jul 2012 <b>Consideration for Claim:</b> Dental Services				\$1,297.00
<b>Account No:</b> Claim: 14 Hapo Credit Union 1333 Columbia Park Trail Ste 110 Richland, WA 99352	X	J	<b>Date Incurred:</b> Mar 2009 <b>Consideration for Claim:</b> Repossessed 2005 Nissan Sentra				\$5,134.00
(Total of this page) Subtotal ↳							<b>\$23,454.00</b>
Total ↳							<b>N/A</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

1 continuation sheet(s) attached

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**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E  B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
<b>Account No:</b> Claim: 11 Suttell & Hammer POB C-90006 Bellevue, WA 98009		C	Date Incurred: 2012 Consideration for Claim: CitiBank				*For notice only
<b>Account No:</b> Claim: 15 Telquist Ziobro McMillen, PLLC 1333 Columbia Park Trail, Ste 110 Richland, WA 99352	X	J	Date Incurred: 10/2011 Consideration for Claim: Hapo Community Credit Union				*For notice only
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	(Total of this page) Subtotal ↳				\$0.00		
	Total ↳				\$23,454.00		
	(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

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## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

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## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR.	NAME AND ADDRESS OF CREDITOR
Justin Dwight 1175 A Street SE #4 Ephrata, WA 98823	Hapo Credit Union 1333 Columbia Park Trail Ste 110 Richland, WA 99352
above item continued	Telquist Ziobro McMillen, PLLC 1333 Columbia Park Trail, Ste 110 Richland, WA 99352
Tammy Pierson 660 J Street SE Ephrata, WA 98823	Cabelas POB 82519 Lincoln, NE 68501-2519
above item continued	Columbia Basin Hospital 200 Nat Washington Way Ephrata, WA 98823
above item continued	Ephrata Family Dentistry 21 C Street SE Ephrata, WA 98823
above item continued	GESA POB 500 Richland, WA 99352

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## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	Age
Married	None	

### EMPLOYMENT

DEBTOR		SPOUSE
Occupation	Mechanic	
Name of Employer	National Frozen Food Corp.	
How long employed	4 years	
Address of Employer	POB 9366 Seattle, WA 98109	

Income: (Estimate of average monthly income)

1. Current monthly gross wages, salary, and commissions  
(prorate if not paid monthly.)

2. Estimated monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

DEBTOR

\$4,970.00

SPOUSE

\$0.00

\$4,970.00

b. Insurance

\$949.00

c. Union dues

\$0.00

d. Other (Specify) : \_\_\_\_\_

\$0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$949.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$4,021.00

7. Regular income from operation of business or profession or farm  
(attach detailed statement)

\$0.00

8. Income from real property

\$0.00

9. Interest and dividends

\$0.00

10. Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above

\$0.00

11. Social security or other government assistance  
(Specify) \_\_\_\_\_

\$0.00

12. Pension or retirement income

\$0.00

13. Other monthly income

\$0.00

(Specify) \_\_\_\_\_

14. SUBTOTAL OF LINES 7 THROUGH 13

\$0.00

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$4,021.00

16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from  
line 15; if there is only one debtor repeat total reported on line 15)

\$4,021.00

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor's income will decrease as overtime hours will end September 30, 2012.

0 continuation sheet(s) attached

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## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$883.00
a. Are real estate taxes included? Yes _____ No <u>X</u>	
b. Is property insurance included? Yes _____ No <u>X</u>	
2. Utilities: a. Electricity and heating fuel	\$200.00
b. Water and sewer	\$129.00
c. Telephone	\$75.00
d. Other : Internet Service	\$45.00
Satellite TV	\$88.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$537.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$62.00
7. Medical and dental expenses	\$450.00
8. Transportation (not including car payments)	\$350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d. Auto	\$120.00
e. Other	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	\$0.00
Specify :	
13. Installment payments: (In Chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)	
a. Auto	\$0.00
b. Other	\$0.00
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00
17. Other :	\$0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,139.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
None	
20. STATEMENT OF NET MONTHLY INCOME	
a. Total monthly income from Line 16 of Schedule I	\$4,021.00
b. Total monthly expenses from Line 18 above	\$3,139.00
c. Monthly net income (a. minus b.)	\$882.00

**UNITED STATES BANKRUPTCY COURT**

**Eastern District of Washington**

**Spokane Division**

In re:  
Michael K. Pierson  
Debtor

Chapter 13  
Case Number: 12-04210

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information and belief.

Date: 11-Oct-2012

Signature: /s/Michael K. Pierson  
Michael K. Pierson

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**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

---

Print or Typed Name of Bankruptcy Petition Preparer

---

Social Security Number  
(Required by 11 USC § 110)

---

Address

---

Tel . No.

---

Signature of Bankruptcy Petition Preparer

---

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C § 110; 18 U.S.C. § 156.*

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**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, \_\_\_\_\_, \_\_\_\_\_ of the \_\_\_\_\_, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of Washington**  
**Spokane Division**

In re: **Michael K. Pierson**

**Case No. 12-04210**

**Statement Of Financial Affairs**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address or a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child.". See 11 U.S.C. § 112; Fed R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"IN BUSINESS."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"INSIDER."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

- 
- None**      **1. Income from employment or operation of business**  
[ ]      State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Amount</b>	<b>Source (if more than one)</b>	<b>Year</b>	<b>Fiscal Year</b>
\$48,986.00	National Frozen Foods	2011	
\$36,078.00	National Frozen Foods	2010	
\$43,346.00	National Frozen Foods	2009	

None

**2. Income other than from employment or operation of business**

[ ]

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source (if more than one)	Year
\$2,670.00	Unemployment Benefits	2011

**3. Payments to creditors***Complete A. or B., as appropriate, and C.*

None

[X]

A. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
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None  
[X]

B. *Debtors whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments / Transfers	Amount Paid or Value of Transfers	Amount Still Owing
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None  
[X]

C. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
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**None** **[ ]** **4. Suits and administrative proceedings, executions, garnishments and attachments**  
A. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Caption of Suit and Case Number</b>	<b>Nature of Proceeding</b>	<b>Court or Agency and Location</b>	<b>Status or Disposition</b>
Hapo Community Credit Union vs. Michael Pierson and Justin Dwight 138214	Writ of Garnishment	Benton County District Court 7122 W. Okanogan Place Bldg A Kennewick, WA 99336	Open

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**None** **[X]** **B. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)**

<b>Name and Address of Person for Whose Benefit Property was Seized</b>	<b>Date of Seizure</b>	<b>Description and Value of Property</b>
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**None** **[ ]** **5. Repossessions, foreclosures and returns**  
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Creditor or Seller</b>	<b>Date of Repossession, Foreclosure Sale, Transfer or Return</b>	<b>Description and Value of Property</b>
HAPO Credit Union 1333 Columbia Park Trail Ste 110 Richland, WA 99352	4/1/2012	2005 Nissan sedan \$6,000.00

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**None** **[X]** **6. Assignments and receiverships**  
A. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>Name and Address of Assignee</b>	<b>Date of Assignment</b>	<b>Terms of Assignment or Settlement</b>
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**None** [X] B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian	Name and Location of Court, Case Title & Number	Date of Order	Description and Value of Property

**None** [X] **7. Gifts**  
List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift

**None** [X] **8. Losses**  
List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, If Loss was Covered in Whole or in Part By Insurance, Give Particulars	Date Of Loss

**None** [ ] **9. Payments related to debt counseling or bankruptcy**  
List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property
Cecilia K. Cervantes POB 1437 Ephrata, WA 98823	9/28/2012	Attorney Fees \$2500.00 Filing Fee \$281.00
C onsumerBankruptcyCounseling.i nfo	9/1/2012	\$5.00

<b>None</b> <input checked="" type="checkbox"/>	<b>10. Other transfers</b>			
	A. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	<b>Name and Address of Transferee, Relationship to Debtor</b>	<b>Date</b>	<b>Describe Property Transferred and Value Received</b>	
<hr/>				
<b>None</b> <input checked="" type="checkbox"/>	B. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.			
	<b>Name of Trust or Other Device</b>	<b>Date(s) of Transfer(s)</b>	<b>Amount of Money or Description and Value of Property or Debtor's Interest in Property</b>	
<hr/>				
<b>None</b> <input checked="" type="checkbox"/>	<b>11. Closed financial accounts</b>			
	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	<b>Name and Address of Institution</b>	<b>Type and Number of Account and Amount of Final Balance</b>	<b>Amount and Date of Sale or Closing</b>	
<hr/>				
<b>None</b> <input checked="" type="checkbox"/>	<b>12. Safe deposit boxes</b>			
	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
	<b>Name and Address of Bank or Other Depository</b>	<b>Name and Addresses of Those With Access to Box or Depository</b>	<b>Description of Contents</b>	<b>Date of Transfer or Surrender, if any</b>
<hr/>				

**None** **13. Setoffs**  
 List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff
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**None** **14. Property held for another person**  
 List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property
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**None** **15. Prior address of debtor**  
 If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
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**None** **16. Spouses and Former Spouses**  
 If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

**None** [X] A. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

<b>Site Name and Address</b>	<b>Name and Address of Governmental Unit</b>	<b>Date of Notice</b>	<b>Environmental Law</b>
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**None** [X] B. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

<b>Site Name and Address</b>	<b>Name and Address of Governmental Unit</b>	<b>Date of Notice</b>	<b>Environmental Law</b>
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**None** [X] C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

<b>Name and Address of Governmental Unit</b>	<b>Docket Number</b>	<b>Status or Disposition</b>
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**18. Nature, location and name of business**  
**[X]** A. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full-time or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

<b>Name</b>	<b>Last Four Digits of Soc. Sec. No./ Complete EIN or Other Taxpayer I.D. No.</b>	<b>Address</b>	<b>Nature of Business</b>	<b>Beginning and Ending Dates</b>
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**None**      B. Identify any business listed in response to subdivision A., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.  
**[X]**

Name	Address

\*\*\*\*\*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 11-Oct-2012 \_\_\_\_\_ /s/Michael K. Pierson  
\_\_\_\_\_  
Signature of Debtor  
Michael K. Pierson

Date \_\_\_\_\_ Signature of Joint Debtor, (if any) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*[If completed on behalf of a partnership or corporation]*

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_ Signature \_\_\_\_\_  
Print Name and Title \_\_\_\_\_

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.*

---

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

---

Printed or Typed Name of Bankruptcy Petition Preparer

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

---

---

---

Social Security Number

Address

---

---

Signature of Bankruptcy Petition Preparer

---

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

**United States Bankruptcy Court**

Eastern District of Washington

Spokane Division

**In re: Michael K. Pierson**

**Case No. 12-04210**

**Chapter 13**

**Last four digits of Social Security No.:9807**

Debtor

**INDIVIDUAL DEBTOR'S STATEMENT OF INTENTIONS**

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to the property of the estate which secures those consumer debts:

<b>Property Securing Debt</b>					
<b>Description of Property</b>	<b>Creditor's Name</b>	<b>Property will be surrendered</b>	<b>Property is claimed as exempt</b>	<b>Property will be redeemed pursuant to 11 U.S.C. §722</b>	<b>Debt will be reaffirmed pursuant to 11 U.S.C. §524(c)</b>
2008 Saturn Aura	GESA				X
Parcel No. 14-0475-119 Manufactured Home and Lot	Horizon Credit Union				X
Tires	Les Schwab Tire Center				X

**Contracts and Leases**

<b>Description of Leased Property</b>	<b>Lessor's Name</b>	<b>Lease will be assumed pursuant to 11 U.S.C. §362(h)(1)(A)</b>
NONE		

Date: October 11, 2012

Signed: /s/Michael K. Pierson

Michael K. Pierson

MICHAEL K. PIERSON  
660 J STREET SE  
Ephrata WA 98823

CECILIA K. CERVANTES  
P.O. BOX 1437  
Ephrata WA 98823

CABELAS  
POB 82519  
LINCOLN NE 68501-2519

CHASE  
POB 94014  
PALATINE IL 60094-4014

CITIBANK  
POB 6282  
SIOUX FALLS SD 57117

COLUMBIA BASIN HOSPITAL  
200 NAT WASHINGTON WAY  
Ephrata WA 98823

Ephrata FAMILY DENTISTRY  
21 C STREET SE  
Ephrata WA 98823

GESA  
POB 500  
RICHLAND WA 99352

HAPO CREDIT UNION  
1333 COLUMBIA PARK TRAIL STE 110  
RICHLAND WA 99352

HORIZON CREDIT UNION  
POB 15128  
SPOKANE WA 99215-5128

LES SCHWAB TIRE CENTER  
160 BASIN ST. SW  
Ephrata WA 98823

SUTTELL & HAMMER  
POB C-90006  
BELLEVUE WA 98009

TELQUIST ZIOBRO MCMILLEN, PLLC  
1333 COLUMBIA PARK TRAIL, STE 110  
RICHLAND WA 99352

CECILIA K. CERVANTES  
Cervantes Law Office  
P.O. Box 1437  
Ephrata, WA 98823  
Tel: (509) 754-4604  
Fax: (509) 754-9221  
**Attorney for Petitioner**

**UNITED STATES BANKRUPTCY COURT  
Eastern District of Washington  
Spokane Division**

In re:  
Michael K. Pierson  
Debtor

Chapter 13  
Case Number: 12-04210

**VERIFICATION OF CREDITOR MAILING MATRIX**

The above named debtor or debtor's attorney if applicable, does hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 3 pages including this declaration, is complete, correct and consistent with the debtor's schedules pursuant to the local bankruptcy rules and I assume all responsibility for errors and omissions.

Dated: Thursday, October 11, 2012

/s/Michael K. Pierson  
Michael K. Pierson  
Debtor

/s/CECILIA K. CERVANTES  
CECILIA K. CERVANTES  
Attorney for Petitioner

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of Washington**  
**Spokane Division**

In re:  
Michael K. Pierson  
Debtor

Chapter 13  
Case Number: 12-04210

**Disclosure of Compensation of Attorney for Debtor**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$3,000.00
Prior to the filing of this statement I have received.....	\$2,500.00
Balance Due.....	\$500.00

2. The source of the compensation paid to me was:

[X] Debtor [ ] Other (specify)

3. The source of compensation to be paid to me is:

[X] Debtor [ ] Other (specify)

4. [X] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

5. In return for the above fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date: 11-Oct-2012

/s/CECILIA K. CERVANTES

Signature of Attorney  
CECILIA K. CERVANTES  
Cervantes Law Office